

Fill in this information to identify the case:

Debtor 1 James L Podeszwa
 Debtor 2 _____
 Debtor 3 _____
 (Spouse, if filing)
 United States Bankruptcy Court for the: Northern District of Illinois
 (State)
 Case number 16-82336

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11. U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, NA

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 5 1 7 6

Date of payment change: 01 / 01 / 19
 Must be at least 21 days after date of this notice

New total payment: \$ 584.16
 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒

No

☐

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒

No

☐

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐

No

☒

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: The borrower paid the escrow shortage therefore reversing off the previous shortage

Current mortgage payment: \$ 592.41

New mortgage payment: \$ 584.16

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒

I am the creditor.

☐

I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Christine Kinderdine Date 11, 1, 18
Signature

Print: CHRISTINE KINDERDINE Title Default Support Specialist
First Name Middle Name Last Name

Company PNC Mortgage, a division of PNC Bank, NA

Address 3232 Newmark Drive
Number Street
Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 - 0659 Email Bankruptcy@pncmortgage.com



P.O. Box 1820
Dayton, Ohio 45401-0820
Website: pnc.com/mortgage
Customer Service 1-800-822-5626

Document

Page 3 of 5 ESCROW STATEMENT

LOAN NUMBER: [REDACTED]
DATE: October 4, 2018

PROPERTY ADDRESS:
2003 OVERDENE AVE
ROCKFORD, IL 61103

JAMES LEE PODESZWA
2003 OVERDENE AVE
ROCKFORD IL 61103-3716

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	491.09
Escrow	87.24
Total Payment	578.33

NEW PAYMENT INFORMATION

Principal & Interest	491.09
Escrow	93.07
Prorated Escrow Shortage	8.25
Total Payment	592.41
New Payment Effective Date	12/01/18

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW		DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
COUNTY TAX	\$468.84			BEGINNING BALANCE		366.32	465.32
HAZARD INS	\$647.97	December	93.07			459.39	558.39
		January	93.07			552.46	651.46
		February	93.07			645.53	744.53
		March	93.07			738.60	837.60
		April	93.07			831.67	930.67
		May	93.07	COUNTY TAX	234.42	690.32	789.32
TOTAL DISBURSEMENTS	\$1,116.81	June	93.07			783.39	882.39
		July	93.07	HAZARD INS	647.97	228.49	327.49
DIVIDED BY 12 MONTHS		August	93.07	COUNTY TAX	234.42	87.14 *	186.14 **
MONTHLY ESCROW DEPOSIT	\$93.07	September	93.07			180.21	279.21
		October	93.07			273.28	372.28
		November	93.07			366.35	465.35

CALCULATION OF ESCROW ADJUSTMENT

BEGINNING PROJECTED BALANCE	\$366.32
BEGINNING REQUIRED BALANCE	\$465.32

ESCROW SHORTAGE	\$99.00
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The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

* The projected escrow balance at the low point.
** The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. Do NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.



INTERNET REPRINT
ESCROW SHORTAGE COUPON

Customer Name: JAMES LEE PODESZWA

Account Number: [REDACTED] Shortage Amount: \$99.00

PNC BANK
PO BOX 6534
CAROL STREAM IL 60197-6534

If you wish to pay the shortage amount in full, please mail a check for the shortage amount, along with this coupon, in the envelope provided. When paying your escrow shortage, please do not make your payment via electronic on-line banking, as it will not be applied directly to escrow. Payment should be remitted no later than 15 business days after receipt of this notification. Your new monthly mortgage payment will be reduced to \$584.16 once you pay the shortage amount. In order to avoid a delay in the processing of your payment, please DO NOT include your mortgage payment with the shortage payment.

This is a copy of your escrow shortage coupon. If you cannot find your original statement, please contact Customer Service at 800-822-5626 to request a new statement or click the link above to pay your escrow shortage online. Please DO NOT print and mail a copy of this coupon with your payment, because it may cause a delay in the posting of your payment.

LOAN NUMBER: [REDACTED]

DATE: October 4, 2018

Your projected escrow balance as of 11/30/18 is \$366.32. Your required beginning escrow balance, according to this analysis, should be \$465.32. This means you have a shortage of \$99.00. We have divided the shortage interest-free, over 12 months if you choose to pay the shortage in full, then your new monthly mortgage payment will be reduced to \$584.16.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$186.14, as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			812.51
07/18	HAZARD INS	87.24	578.09	321.66
08/18	COUNTY TAX	87.24	234.42	174.48 **
09/18		87.24		261.72
10/18		87.24		348.96
11/18		87.24		436.20
12/18		87.24		523.44
01/19		87.24		610.68
02/19		87.24		697.92
03/19		87.24		785.16
04/19		87.24		872.40
05/19	COUNTY TAX	87.24	234.42	725.22
06/19		87.24		812.46
TOTAL		1,046.88	1,046.93	

Account History

This is a statement of actual escrow account activity from July 2018 through November 2018. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$578.33 of which \$491.09 was your Principal and Interest payment and \$87.24 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			812.51
07/18		87.24	*	899.75
07/18	HAZARD INS		647.97 *	251.78
08/18	COUNTY TAX	87.24	234.42	104.60
10/18		174.48 e		279.08
11/18		87.24 e		366.32
TOTAL		436.20	882.39	

* Indicates a difference from projected activity either in the amount or the date.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/homehq to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.



Do not cash if you do not
clearly see the words
"ORIGINAL DOCUMENT"

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
* REFERRED FOR SPECIAL INSURANCE *
X

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this November 1, 2018 a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

Trustee

Lydia Meyer

Lydia Meyer - 13 Trustee
P.o. Box 14127
Rockford, IL 61105-4127

David H Carter

Rockford Bankruptcy Clinic
308 W. State St., Suite 215
Rockford, IL 61101

James L Podeszwa

2003 Overdene Avenue
Rockford, IL 61103

/s/Christine Kinderdine, Bankruptcy Specialist

PNC Mortgage
3232 Newmark Dr
Miamisburg OH 45342
(866) 754-0659
Fax: (937) 910-4905